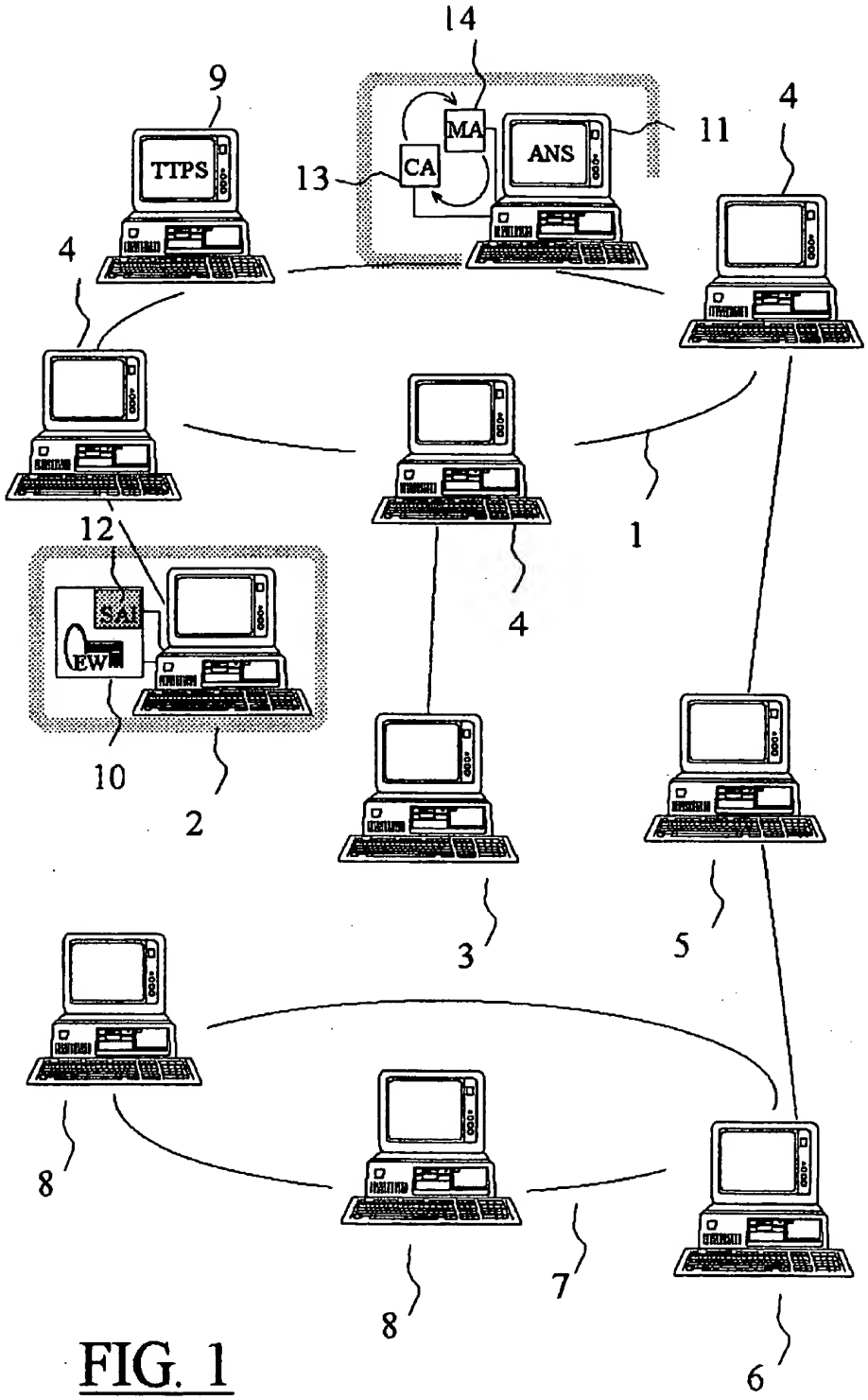

FIG. 1

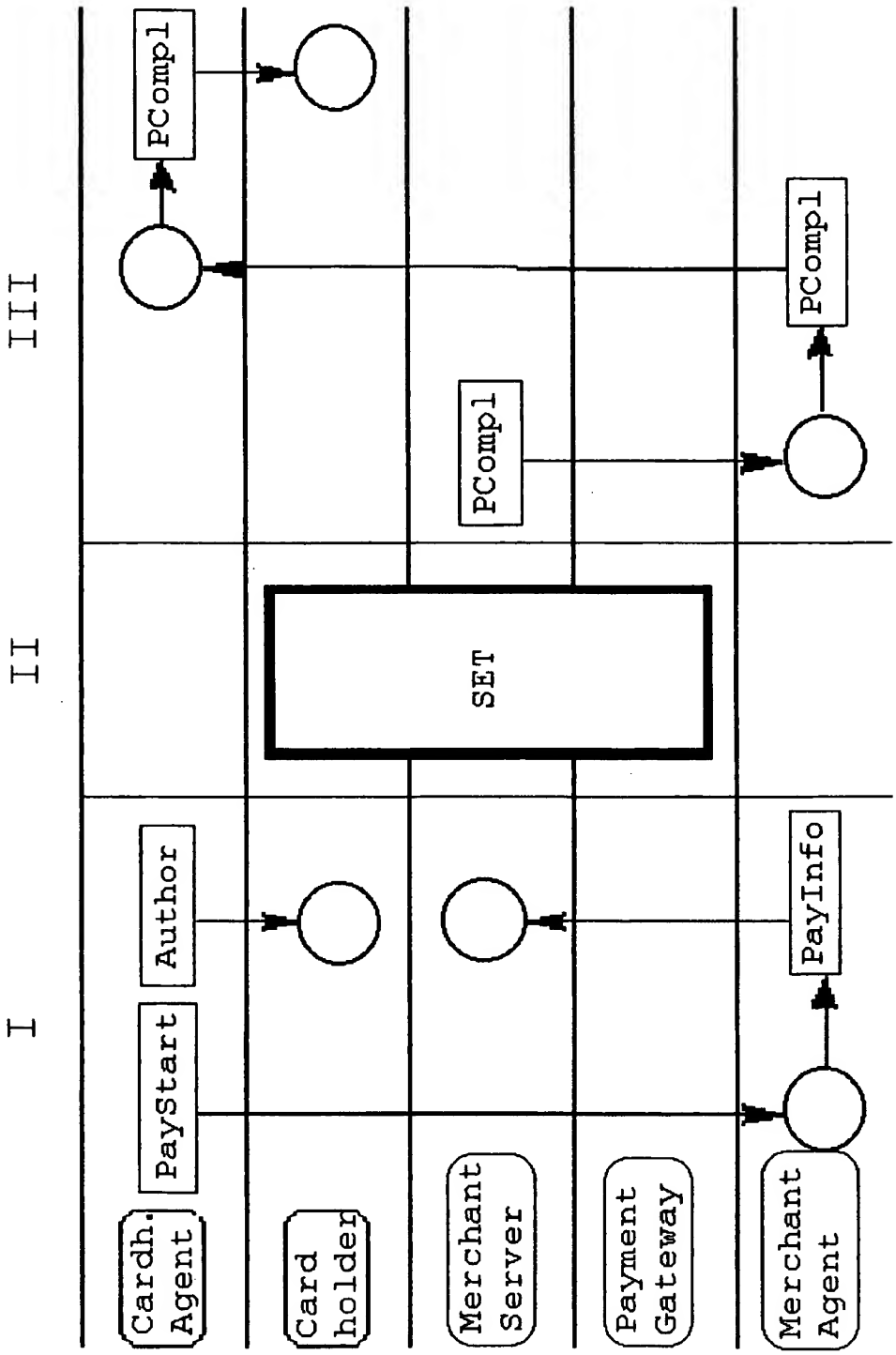
I
II
III
Cardh. Agent
Card holder
Merchant Server
Payment Gateway
Merchant Agent
PayStart
Author
PayInfo
PCompl
SET
PCompl
PCompl

FIG. 2